



Embedded Finance Made Simple

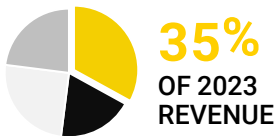
Usio is a cloud-based, integrated FinTech payment solution offering a wide range of services to merchants, billers, banks, service bureaus, and card issuers. Usio operates credit/debit, card issuing and ACH payment processing to deliver convenient solutions and services.

Product Ecosystem



PAYMENT FACILITATION

- Merchant processing
- Automated enrollment & frictionless onboarding
- Revenue generation opportunity for software vendors



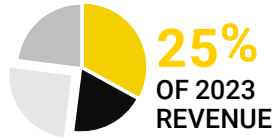
ACH

- The longest-tenured Nacha certified third-party sender
- Payments at a fraction of the cost of cards
- Multiple ODFIs & same day deposits



CARD ISSUING

- Partnership with Mastercard
- Prepaid card issuer & program manager
- Virtual & physical cards with reporting tools

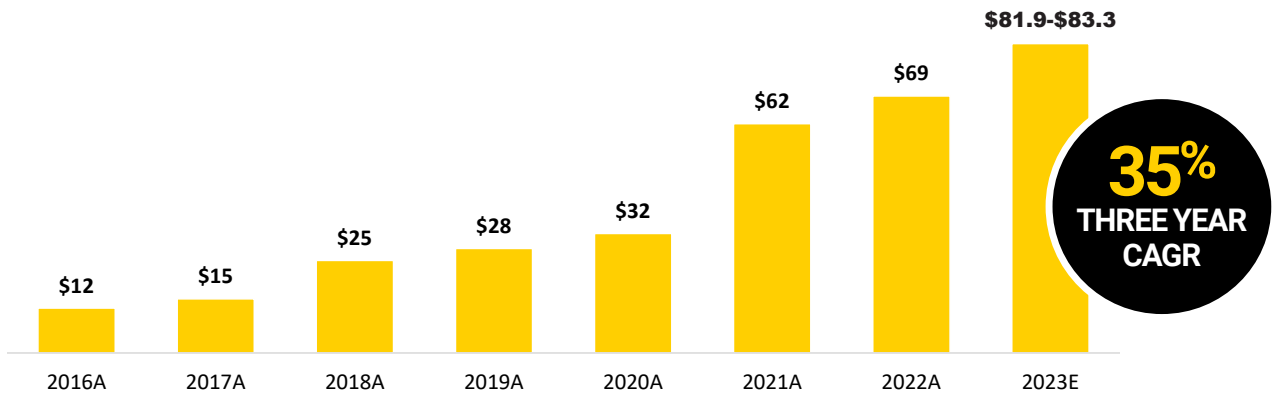


OUTPUT SOLUTIONS

- Check printing & mailing
- Invoice printing & Ebill warehousing
- Document storage with bulk postage & printing discounts



Revenue Grew 7x Since 2016



18-20% revenue growth over 2022. Projected 2023 revenue is \$81.9 TO \$83.3mm.



INVESTOR HIGHLIGHTS

16%

INCREASE

transactions processed
2021-2022

18-20%

2023

expected revenue
growth

12%

YoY

revenue growth
2022 over 2021

26.4

MILLION SHARES

outstanding as of
Sep. 30, 2023

\$69.4

MILLION

2022 record
revenues

9.6

MILLION SHARES

insider ownership
as of Sep. 30, 2023

16.8

MILLION SHARES

public float as of
Sep. 30, 2023

Founded in 1998

CEO: Louis Hoch

130 Employees

Headquarters: San Antonio, TX

Nasdaq: USIO

www.usio.com

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